

This instrument was prepared by:
D. Wade Ramsey, Esquire
Ramsey & Associates, L.L.C.
300 Office Park Drive, Suite 309
Birmingham, Alabama 35223

Send Tax Notice To:
Crystal Davis
150 Roy Court
Helena, Alabama 35080

WARRANTY DEED

STATE OF ALABAMA)
) KNOW ALL MEN BY THESE PRESENTS:
JEFFERSON COUNTY)

That in consideration of One Hundred Thirty Six Thousand Seven Hundred and 00/100----
--(\$136,700.00) Dollars to the undersigned Grantors in hand paid by the grantee herein,
the receipt whereof is acknowledged, I/we, **Raymond H. Fraser, III and wife, Andrea K. Fraser**, (herein referred to as GRANTOR(S)) do grant, bargain, sell and convey unto **Crystal Davis** (herein referred to as GRANTEE(S)) in fee simple, the following described real estate situated in SHELBY County, Alabama, to-wit:

LOT 20, ACCORDING TO THE SURVEY OF LAUREL WOODS 6TH SECTOR,
AS RECORDED IN MAP BOOK 21, PAGE 141, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.

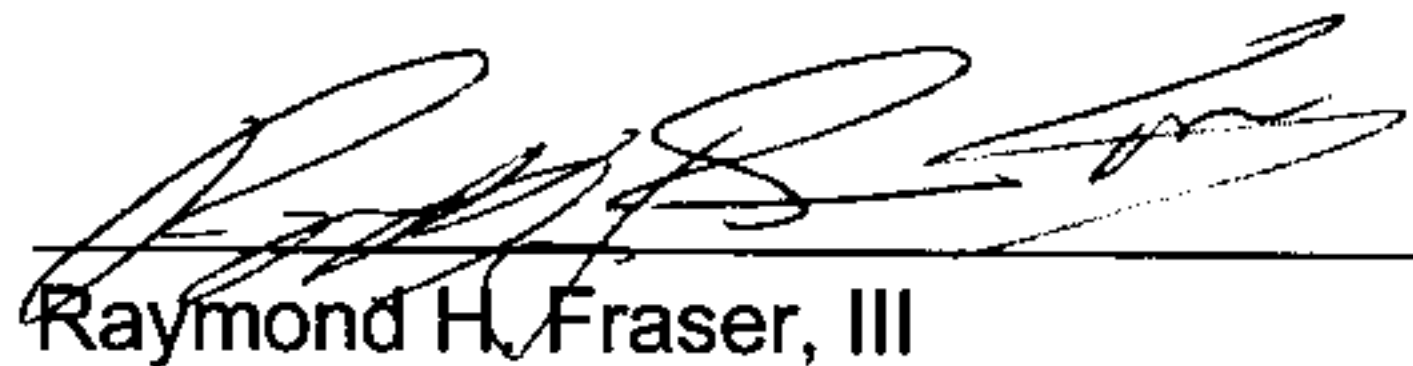
Subject to:


1. \$127,100.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even date and closed simultaneously herewith.
2. General and special taxes for assessments for 2000 and subsequent years not yet due and payable. PID #13-8-27-1-005-020
3. Recorded & unrecorded easements, restrictions, rights of way, overlaps and encroachments, if any affecting the property.

To have and to hold unto the said Grantee, his/her heirs and assigns forever.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEE, his heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 29th
day of SEPTEMBER, 2000.


Raymond H. Fraser, III

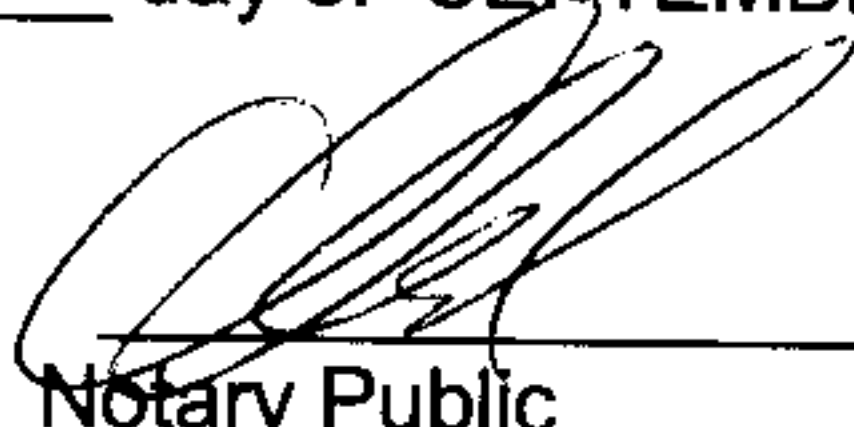

Andrea K. Fraser

Inst # 2000-35050

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that, **Raymond H. Fraser, III and Andrea K. Fraser**, whose name(s) is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of SEPTEMBER, 2000.



Notary Public
My commission expires: 3/3/07

Inst # 2000-35050

10/06/2000-35050
08:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 24.00